

Certificate Number: 01721-PAM-DE-033779075

Bankruptcy Case Number: 12-04565



01721-PAM-DE-033779075

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 2, 2019, at 4:15 o'clock PM EST, John Ceparano completed a course on personal financial management given by internet by Advantage Credit Counseling Service, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: December 3, 2019 By: /s/Sarah Chechak

Name: Sarah Chechak

Title: Counseling